

The Factors Affecting Customer Behavior of Choosing Products in Mandiri Syariah Banks in Pariaman City

Safardi¹, Mayank Trianindi Untari², Syaiful Amri³, Yulina Eliza⁴

^{1,2,3,4}Sekolah Tinggi Ilmu Ekonomi “KBP”, Padang, Indonesia

¹safardi.se@gmail.com, ²mayanks2mm@gmail.com,

³syaifulamri583@gmail.com,

⁴yulinaeliza@yahoo.co.id

Abstract - This study aims to determine the factors that influence customer behavior in choosing products at Bank Syariah Mandiri in Kota Pariaman, which is limited to cultural, social, personal and psychological factors. The population in this study is customers of Bank Syariah Mandiri Kota Pariaman with a sample size required in the analysis of 50 people, where the sampling technique used was accidental sampling. Hypothesis testing, performed t test, f, and r. The results showed cultural and personal factors had a positive influence on customer behavior in choosing products at Bank Syariah Mandiri in Pariaman City, while social and psychological factors did not have an influence on customer behavior in choosing products at Bank Syariah Mandiri in Pariaman City.

Keywords: Culture, Social, Personal, Psychological

1. INTRODUCTION

The development of the Islamic financial market in Indonesia is characterized by the increasing number of Islamic financial institutions such as sharia banking, Islamic insurance, Islamic mutual funds, and other sharia financial institutions. The rapid development of Islamic finance in the Islamic financial market has a major impact on the community economy. contribute to transforming the economy to productive, value-added and inclusive economic activities. The strategic role of the sharia banking industry in the development of the people's economy must continue to be enhanced by capturing the various opportunities that exist in the digital financial era marked by the use of technology in sacrificial products. This competition is further strengthened by the entry into force of the Asean Economic Community (AEC) in 2016 for the banking industry. Sharia banking industry in Indonesia. More as a new element, markets for sharia banking industry in Indonesia are still low when compared to neighboring countries, such as Malaysia. In addition, if viewed from the overall total assets of the entire banking industry, the total assets of Islamic banking are still in the range of 5%. Sharia banking assets in 2016 are in a distant

rank if compared to neighboring countries. According to the chairman of the Branch Head of Bank Nagari Syariah Padang, there are many factors that have caused me to grow the income of sharia in West Sumatra. One of them is the lack of public knowledge about sharia products, so that the enthusiasm of the community to use Shari'a sacrifice is still lacking. The community still believes that sharia sacrifice products are actually a duplication of conventional banks which are then made in such a way and labeled sharia. Most people still think that sharia products are the same as conventional products because there is still a lack of public knowledge about sharia banking. One of the sharia banking companies in Pariaman City, namely Bank Syariah Mandiri Pariaman Sub-branch Office which was established on June 22, 2009 which is operational based on the 2008-2009 Corporate Budget Work Plan (RKAP) about the addition of network outlets. Based on observations of researchers, Bank Syariah Mandiri in the City Pariaman is always empty of visits from customers. The researcher concludes that because the product services provided to customers are not much different from conventional banks in the city of Pariaman, so many customers in Kota Pariaman choose conventional banks (source from Bank Mandiri

Syariah customer interviews). Based on this background, the authors want to know the factors that influence customer behavior in choosing Bank Syariah Mandiri products in the Pariaman branch, which are limited by cultural factors, social factors, personal factors and psychological factors.

2. THEORITICAL REVIEW

2.1. Behavior

According Suprpti (2010: 57) explains consumer behavior is "a study of individuals, groups, or organizations and the processes they use to choose, obtain, use and dispose of service

products, experiences, or ideas to meet the needs and impact of the process on consumers and society ". Meanwhile, according to Sciffman and Kanuk states that consumer behavior refers to the behavior exhibited by consumers in finding, buying, using, evaluating, and spending the products and services that they expect will satisfy their needs. Consumer behavior is an assessment and selection process of various alternatives in accordance with certain interests by determining a choice that is considered the most profitable (Kotler, 2005: 204 in (Giyanti & Suripto, 2016).

Table 1. Number of Research Samples

No	Keterangan	Jumlah
1	Fund Customers	$\frac{20.185}{21.094} \times 50 = 48$
2	Financing Customers	$\frac{909}{21.094} \times 50 = 2$
Total		50 people

Source: Research Result

In compiling the questionnaire the researcher used a closed questionnaire in which the answers to the statements were already available.

3. DATA ANALYSIS TECHNIQUES

The data analysis technique used in this study is quantitative descriptive statistical analysis. Descriptive technique is used by the author to describe the results of research in answering the formulation of the problem regarding the description of each variable studied. To analyze the effect of the existing variables, the validity and reliability of the data must be tested, must test the normality (to find out whether the data is normal or not), do a simple linear regression test (to determine the linear relationship that occurs between the independent variable and the dependent variable), do a t test (to determine the effect of independent variables on the dependent variable), and test the coefficient of determination (R²). Based on the results of data analysis, in this study the instrument tested was valid and reliable. While at the normality test stage, all data tested are normal.

4. RESEARCH RESULTS

The results of this study indicate that cultural and personal factors influence customer behavior in choosing Mandiri Pariaman sharia bank products. While social and psychological factors do not affect customer behavior in choosing Mandiri Pariaman sharia bank products. In testing hypotheses using the significance significance at the level of 0.05 or 5%. The results of the research summary in Table 1 above, find the regression coefficient values for each study variable with cultural factor variables having a regression coefficient value of 0.152, then for social factor variables with a regression coefficient value of 0.112. Furthermore, for the personal factor variable with a regression coefficient of 0.208, and a regression coefficient value for the psychological variable of 0.107 and with a constant value (a) of -1.351. The value of the regression coefficient is the magnitude of each contribution or influence of all variables in explaining customer behavior. Based on the results of the multiple linear regression tests

above, a regression equation model can be formed which is a picture of the ability of the independent variable to estimate or influence the dependent variable, such as the following:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

$$Y = -1.351 + 0.152X_1 + 0.112X_2 + 0.208X_3 + 0.107X_4$$

Based on the results of table 1, it can be concluded that cultural factors and personal factors have a small significant level of alpha (0.05 / 5%) of 0.000. This means that the hypotheses from the H1 and H3 studies are accepted. While social and psychological factors have a significantly greater level of alpha (0.05 / 5%) of 0.637 and 0.085. This means that the hypotheses from the research are rejected.

Table 2. Summary: Factors Affecting Customer Behavior

Dependent Variable	Independent Variables	Koefisien	Signifkan	Decision
Customer Behavior (Y)	Constant	-1.351		
	Cultural Factors (X ₁)	0.152	0.000	be accepted
	Social Factors (X ₂)	0.112	0.637	rejected
	Personal Factors (X ₃)	0.208	0.000	be accepted
	Psychological Factors (X ₄)	0.107	0.085	rejected
	F	3.987	0.007	
	R	0.512		
	R ²	0.262		

Source: Appendix of the results of data processing, 2019

The test results found an F value of 3,987 with a significant value of 0.007, which when compared with the error rate of rejecting data of 0.05 (= 0.05), the significance value produced was less than the significant level of error rejecting the data used or 0.007 < 0, 05. Therefore it can be concluded that the resulting regression model is a good predictor or the resulting regression model is feasible to be used in predicting asabah behavior through cultural, social, personal and psychological factors as independent or predictor variables. Based on Table 1, it is known the level of relationship or correlation (R) of independent variables consisting of cultural, social, personal and psychological factors on the dependent variable of customer behavior of 0.512 or 51.2% with the level of relationship strength or determinant coefficient (R²) of 0.262 or 26.2% Therefore, it can be said that there are still other factors that can also explain customer behavior other than cultural, social, personal and psychological factors.

5. CONCLUSION

The results showed that the Cultural and Personal Factor variables had a positive and significant effect on Customer Behavior variables in choosing sharia products, while social and psychological factors did not significantly influence customer behavior in choosing sharia products. TCR calculation results show that cultural and social factors are quite good and personal and psychological factors are high.

Suggested research results suggest further researchers:

- 1) Future researchers are expected to be able to use and search for other methods in collecting research data, such as an assessment of the object of work carried out by respondents or measurements that have been determined by leaders and organizations, so that the research results are free of perceptual refinement.
- 2) Future research is expected, to be able to develop and expand this research model by adding several factors or variables that are believed to influence the behavior of customers in choosing sharia products.

6. REFERENCES

- [1] S. G. dan T. Suropto, "Analisis Faktor-Faktor Yang Mempengaruhi Perilaku Nasabah Dalam Pengambilan Keputusan Memilih Produk Bmt (Studi Kasus Pada Bmt Artha Barokah Yogyakarta)," J. Ekon. Syariah Indones., vol. IV, No.1, pp. 53 – 61, 2016.
- [2] M. L. dan M. K. L. Algaoud, Perbankan Syariah; Prinsip, Praktik, dan Prospek Jakarta: PT.Serambi Ilmu Semesta,. Jakarta, 2005.
- [3] A.M. K. Imam Mu'aziz, Ikhwan Hamdani, "Analisis Faktor-Faktor Yang Mempengaruhi Preferensi," Al-Infaq J. Ekon. Islam, vol. 8, no. 2, pp. 107–126, 2017.
- [4] A. dan S. A. Munajim, "Faktor yang mempengaruhi keputusan menjadi nasabah bank syariah," vol. 1, no. 2, pp. 41–52, 2016.
- [5] W. Sumitro, Asas-Asas Perbankan Islam & Lembaga-Lembaga Terkait: Bamui, Takaful Dan Pasar Modal Syariah Di Indonesia. Raja Grafindo Persada, Jakarta, 2004.